

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

SHANE MICHAEL HETTISH
BRITTANY LAUREL HETTISH
Debtor(s)

Case No. 19-11247JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2019.
- 2) The plan was confirmed on 02/28/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/09/2020, 11/18/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/06/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,054.37.
- 10) Amount of unsecured claims discharged without full payment: \$39,144.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$98,560.36
Less amount refunded to debtor	\$2,931.72

NET RECEIPTS: **\$95,628.64**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,949.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,449.16**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	3,337.00	3,337.22	3,337.22	667.81	0.00
COLLECTION SERVICE CENTER INC	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	50.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,447.00	4,447.16	4,447.16	889.92	0.00
DISCOVER PERSONAL LOANS**	Unsecured	5,249.00	5,334.26	5,334.26	1,067.44	0.00
FRIENDLY FCU	Unsecured	1,704.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	10,365.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	7,258.00	NA	NA	0.00	0.00
HEALTH CARE FINANCIAL SERVICES	Unsecured	484.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	478.00	440.05	440.05	88.06	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	256.00	256.85	256.85	51.40	0.00
KOHL'S++	Unsecured	153.00	NA	NA	0.00	0.00
NISSAN-INFINITI LT	Priority	8,537.00	8,538.40	8,538.40	8,538.40	0.00
PINGORA LOAN SERVICING LLC	Secured	103,213.00	102,824.44	0.00	55,392.26	0.00
PINGORA LOAN SERVICING LLC	Secured	0.00	1,177.04	1,177.04	1,177.04	0.00
PNC BANK NA	Unsecured	18,521.00	18,521.06	18,521.06	3,706.25	0.00
PNC BANK NA	Unsecured	735.00	735.91	735.91	147.26	0.00
PNC BANK++	Unsecured	60.00	NA	NA	0.00	0.00
PNC BANK++	Unsecured	2,994.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,829.00	2,829.24	2,829.24	566.16	0.00
TD BANK NA(*)	Unsecured	21.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,696.00	1,770.76	1,770.76	354.35	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	13,879.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	3,994.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	4,306.00	4,306.02	4,306.02	861.68	0.00
WELLS FARGO BANK NA	Secured	2,015.00	2,015.25	0.00	0.00	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	NA	NA	NA	13,671.45	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$55,392.26	\$0.00
Mortgage Arrearage	\$1,177.04	\$1,177.04	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,177.04	\$56,569.30	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,538.40	\$22,209.85	\$0.00
TOTAL PRIORITY:	\$8,538.40	\$22,209.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,978.53	\$8,400.33	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,449.16</u>	
Disbursements to Creditors	<u>\$87,179.48</u>	
TOTAL DISBURSEMENTS :		<u>\$95,628.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.